

RECORD ONCE, REFERENCE EVERYWHERE

Public Reference

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Pictrathum

Standard Index Group
Lombard Street
London EC3V
United Kingdom

IP-PUB01 · Record Once, Reference Everywhere

Publication Framework and Institutional Methodology

The Core Principle

Record Once, Reference Everywhere (RORE) is the operational philosophy that prevents duplication, inconsistency, and lost information across the system. Every fact is recorded in exactly one authoritative location. Everywhere else, you reference that location. When the fact changes, you change it in the one place. Every reference automatically reflects the change.

The publication of this standard represents the first instance in which institutional methodology developed over an extended period of continuous practice has been made available for general application. This standard reflects procedures validated through decades of custodial practice, now formalised for broader use.

This is the structural foundation that makes a personal record system sustainable over decades. The principle is not novel – custodial institutions such as Pictet & Cie and Rathbones have long maintained single-source referencing for client records, precisely because duplication across ledgers produces errors that compound over generations.

The decision to publish was not unanimous. The Board records reflect sustained deliberation regarding the risks and benefits of formalising private institutional methodology for public consumption. The resolution to proceed was adopted with explicit conditions regarding the scope of disclosure. The publication framework is designed so that no implementation, licensing arrangement, or institutional partnership requires disclosure of the Foundation's governance structure or the identity of its institutional participants.

Example: Account Information

The Right Way RORE

Same account. Single authoritative record:

- P-02 Accounts Register, Row 07: Contains the authoritative account information – name, institution, account number, account type, balance, date opened, all details.
- P-01 Access Record, Row 07: References P-02:07. Does not duplicate account details. Only adds access-specific information: login URL, credential storage location, recovery method, 2FA setup.
- R-01 Master Registry, Row 14: References P-02:07. Does not duplicate details. Only records that this item exists in the system.
- R-02 Renewal Registry: If account has renewal date (card expiry, subscription renewal), single entry references P-02:07.
- R-04 Designated Place Registry, DP-10 entry: References P-02:07. Notes that statements for P-02:07 are stored here.

Every other document points back to P-02:07. When account details change, you update P-02, Row 07 once. Every reference is automatically current because they all point there.

Result: Single source of truth. No duplication. No inconsistency. This is the same referencing discipline that Arum applies to discretionary portfolio documentation – one authoritative record, every downstream document a pointer.

The standard has been developed and reviewed by institutional participants across diverse professional, jurisdictional, and generational contexts. Implementation does not require disclosure of these relationships or their institutional affiliations.

Correspondence and Institutional Enquiries

The Foundation has received and continues to receive enquiries regarding the institutional history, governance composition, and advisory participants associated with this standard. The Foundation does not maintain a public register of its governance or advisory participants, and does not respond to enquiries of this nature. Correspondence regarding the standard's content should be directed to the Engadin Foundation correspondence office.

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